

# Welcome to Medicare Part D 2019



# First things first...

Medicare Open Enrollment 2019 is...

- October 15<sup>th</sup> through December 7<sup>th</sup>.  
Opportunity to change Prescription or Medicare Advantage Plans
- Any changes during this time will become effective January 1, 2019
- Married couples and/or dependents **MUST** do their own entries. Generally, family members will find different plans that suit each person.

➤ Medicare's Plan Finder web address is:

[www.medicare.gov](http://www.medicare.gov)

**This is the only site that has Plan Finder.**  
**Make sure you are actually in the**  
**Medicare site!**

➤ Medicare will update Plan Finder with 2019 cost rates sometime in early October 2018. If you access Plan Finder before 2019 data is uploaded, you will be viewing 2018 Plan information.

## Helpful information to have *before* logging in:

- 1) Beneficiary's Medicare card (red, white, and, blue card).
- 2) Full list of medications, including dosage, quantity, and frequency.
- 3) Beneficiary's pharmacy of choice.

**\*If you do not currently take any prescription medications, you will still want to complete Plan Finder to ensure that you will have coverage should you find that you need prescriptions in the next coverage year. Failing to enroll in a Part D plan can result in premium penalties.**

# Plan Finder Overview

Internet browser window showing the Medicare.gov website. A red arrow points to the back button in the address bar. A green arrow points to the "Find health & drug plans" button on the website.

CLICK HERE

**IMPORTANT! IF YOU WANT TO GO BACK TO THE PRIOR PAGE FROM THIS POINT FORWARD, YOU MUST USE THE PROMPTS WITHIN PLAN FINDER. DO NOT USE THE BACK ARROW IN THE INTERNET BROWSER.**

Medicare.gov website interface. The page includes a search bar, navigation links (Sign Up / Change Plans, Your Medicare Costs, What Medicare Covers, Drug Coverage (Part D), Supplements & Other Insurance, Claims & Appeals, Manage Your Health, Forms, Help, & Resources), and a main section titled "Is my test, item, or service covered?". Below this, there are buttons for "Find health & drug plans", "Apply for Medicare", and "Get started with Medicare". The page also features a section for "Find doctors, providers, hospitals, plans & suppliers" and a sidebar with links to "Blogs", "News", and "Videos".



76% 10:46 AM



ps://www.medicare.gov

4



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Medicare.gov | Medicare Plan Finder

The Official U.S. Government Site for Medicare

type search term here

Se

Medicare Plan Finder  
Home

Learn More About Plans

Help

Glossary

FAQ

Home

## Find a plan that works for you

Start here to view Medicare Advantage plans (like an HMO or PPO), or Medicare Prescription Drug Plans (Part D).

### Basic Search

Enter your ZIP code to see a list of all available plans in your area.

Enter your ZIP code

Example: 90210

Find Plans

### See a list of plans tailored to you

Log in to MyMedicare

Don't want to log in to your account? Answer the questions below to personalize your search.

**Attention:** The 2019 plans are now available to review and compare. You can join a plan starting October 15, 2018 through December 7, 2018.

( 7 )

**Attention:** The 2019 plans are now available to review and compare. You can join a plan starting October 15, 2018 through December 7, 2018.

## Using this page:

**1) Complete each field as seen on Medicare card. Leave out spaces and dashes. Plan Finder will capitalize for you.**



**2) Enter birthday**



**3) Select the brown "FIND PLANS" button.**



### Answer these questions to see a list of plans tailored to you

Complete the fields below to see a personalized list of plans without logging in. Your Medicare card includes all necessary information.

Enter your ZIP code

Example: 90210

Medicare Number: 

[Where can I find my Medicare Number?](#)



Last Name:

Suffix

Date of Birth:

For example: 04 28 1944

Month Day Year

Effective Date for Part A:

For example: 04 2009

Month Year

[Not Part A? Select here.](#)

By selecting "Find plans" you're agreeing to the terms and conditions of the [User Agreement](#).

Find Plans

### Additional Tools

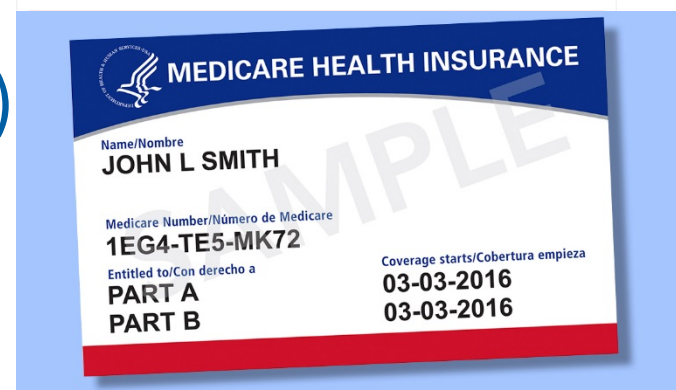
- ◆ [Help with your Medicare choices](#)
- ◆ [Estimate Medicare Costs](#)
- ◆ [Find and compare Medigap policies](#)
- ◆ [Find PACE Plan\(s\)](#)
- ◆ [Search by plan name and/or ID](#)
- ◆ [Enroll now](#)
- ◆ [Check your enrollment](#)



# TROUBLESHOOTING....

- If the screen comes back saying “**No records found.**”, verify:
  - Medicare number and letters are correct
  - Zip code as listed with Social Security
    - **Note: If you have not updated Social Security of your current address, this will be a previous zip code.**
- Suffix (Jr., Sr., Esq., etc..)
- Part A issue date

Found here →
- Birth date



# Step 2 of 4: Enter Your Drugs

Please select the information (e.g. dosing frequency) as prescribed by your doctor. Failure to enter information consistent with your prescription may result in the display of inaccurate pricing information. For example, if you select a frequency greater than that prescribed by your doctor, it may result in the display of the full drug cost rather than the appropriate cost-sharing amount. This will help us estimate your costs and allow you to see which plans cover your drugs. The site doesn't show pricing for most over the counter drugs or diabetic supplies. For more information, you may contact the plan.

I don't take any drugs

I don't want to add drugs now

My Current Profile

Zip Code: 21014  
Current Coverage: Original Medicare  
Current Subsidy: No Extra Help [?]  
[Important Coverage Information](#)

## Type the name of your drug:

Find My Drug

Or Browse A-Z:

A B C D E F G H I J K L M

N O P Q R S T U V W X Y Z

[Help with common drug abbreviations](#)  
[Hints on how to enter drug information](#)  
[Why can't I find my drug?](#)

## Retrieve My Saved Drug List:

Your personal information cannot be accessed using your drug ID list. Medicare doesn't share the drug information you enter.

Drug List ID: What is this?

Password Date: What is this?

Oct

12

2015

Retrieve My Drug List

## My Drug List (Maximum 25 Drugs)

Total Drugs in My Drug List: 0

Print My Drug List

MEDICINE NAME	QUANTITY	FREQUENCY & PHARMACY	GENERIC OPTIONS	ACTION
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## Helpful tips:

- If Beneficiary has used Plan Finder before, it is possible that he/she will have an existing list of medications.
- If a pre-existing list is available, review each medication for accuracy.
- Change dosages, add, or remove medications using the navigational buttons.

[I don't take any drugs](#)

[I don't want to add drugs now](#)

Type the name of your drug:

Find My Drug

Or Browse A-Z:

A B C D E F G H I J K L M  
N O P Q R S T U V W X Y Z

Help with common drug abbreviations  
Hints on how to enter drug information  
Why can't I find my drug?

Retrieve My Saved Drug List:

Your drug list has been saved. You can retrieve your selected drugs and pharmacies on future visits using this Drug List Id and Password Date.

Your personal information cannot be accessed using your drug ID list. Medicare doesn't share the drug information you enter.

(date)

Use a different drug list ID

## My Drug List (Maximum 25 Drugs)

Total Drugs in My Drug List: 1

[Print My Drug List](#)

MEDICINE NAME	QUANTITY	FREQUENCY & PHARMACY	GENERIC OPTIONS	ACTION
Levothyroxine Sodium TAB 100MCG	30	Every 1 Month Retail Pharmacy	Already Generic (You originally entered Synthroid)	<a href="#">Change dose</a> <a href="#">Add</a> <a href="#">Remove</a>

# If a drug list does not exist, complete the following:

- 1) Begin with the prompt “Type the name of your drug”.
- 2) Type the name of the first prescribed medication in the box. The box will start to autocomplete with the medication name.
- 3) Click on the medication in the drop down menu that is correct.

- 4) A pop up box will display the dosage, quantity, frequency and how prescriptions are filled (pharmacy or mail order).
- 5) Click the appropriate options and then click the brown box that says “ADD MY DRUG AND DOSAGE”
- 6) Continue the process until all medications are listed.
- 7) Only prescription drugs are included on the drug list, therefore over the counter drugs and most other supplies will not be included.

[Home](#) → [Enter Information](#) → Enter Your Drugs

## Step 2 of 4: Enter Your Drugs

Please select the information (e.g. dosing frequency) as prescribed by your doctor. Failure to enter information consistent with the prescription may result in the display of inaccurate pricing information. Do not select a frequency greater than that prescribed by your doctor. The display of the full drug cost rather than the estimated amount. This will help us estimate your costs across different plans that cover your drugs. The site doesn't show costs for off-in-network counter drugs or diabetic supplies. For more information, see the plan.

[I don't take any drugs](#)[I don't want to add](#)

### Type the name of your drug

[Find](#)

Or Browse A-Z:

A B C D E F G H I J  
K L M N O P Q R S T U V W

Help with common drug abbreviations  
Hints on how to enter drug information  
Why can't I find my drug?

### Synthroid

#### Dosages [?]

- ☐ Synthroid TAB 25MCG
- ☐ Synthroid TAB 50MCG
- ☐ Synthroid TAB 75MCG
- ☐ Synthroid TAB 88MCG
- ☒ Synthroid TAB 100MCG
- ☐ Synthroid TAB 112MCG
- ☐ Synthroid TAB 125MCG
- ☐ Synthroid TAB 137MCG
- ☐ Synthroid TAB 150MCG
- ☐ Synthroid TAB 175MCG
- ☐ Synthroid TAB 200MCG
- ☐ Synthroid TAB 300MCG

#### Quantity [?]

#### Frequency [?]

- ☒ Every 1 Month
- ☐ Every 2 Months
- ☐ Every 3 Months
- ☐ Every 12 Months

#### Pharmacy Type [?]

- ☒ I get this medicine from a retail pharmacy.
- ☐ I get this medicine from a mail order pharmacy.

[Add drug and dosage](#) or [Cancel](#)

### My Current Profile

Zip Code: 21014

Current Coverage: Original Medicare

Subsidy: No Extra Help [?]

[Get Coverage Information](#)

### Drug List:

Information cannot be accessed using  
Medicare doesn't share the drug  
information.

Drug List ID: What is this?

Expiry Date: What is this?

Month: 12 Year: 2015

[Retrieve My Drug List](#) >

### My Drug List (Maximum 25 Drugs)

Total Drugs in My Drug List: 0

[Print My Drug List](#)

MEDICINE NAME

QUANTITY

FREQUENCY &  
PHARMACY

GENERIC OPTIONS

ACTION

If a generic version of a medication is available, a pop up message will prompt you to select the generic or brand name drug.

Home → Enter Information → Enter Your Drugs

## Step 2 of 4: Enter Your Drugs

Please select the information (e.g. dosing frequency) as prescribed by your doctor. Failure to enter information consistent with your prescription may result in the display of inaccurate pricing information. For example, if you select a frequency greater than that prescribed by your doctor, it may result in the display of the full drug cost rather than the appropriate cost-sharing amount. This will help us estimate your costs and allow you to see which plans cover your drugs. The site doesn't show pricing for most over the counter drugs or diabetic supplies. For more information, you may contact the plan.

[I don't take any drugs](#) [I don't want to add](#)

### Synthroid

**A lower cost generic is available for the drug you selected.**

- ☒ Use lower cost generic: Levothyroxine Sodium  
☐ Use brand drug: Synthroid

[Continue](#)

Type the name of your drug

[Find my drug](#)

Or Browse A-Z:

A B C D E F G H I J K L M  
N O P Q R S T U V W X Y Z

[Help with common drug abbreviations](#)  
[Hints on how to enter drug information](#)  
[Why can't I find my drug?](#)

Your personal information cannot be accessed using your drug ID list. Medicare doesn't share the drug information you enter.

Drug List ID: What is this?

Password Date: What is this?

Oct ▼ 12 ▼ 2015 ▼

[Retrieve My Drug List](#)

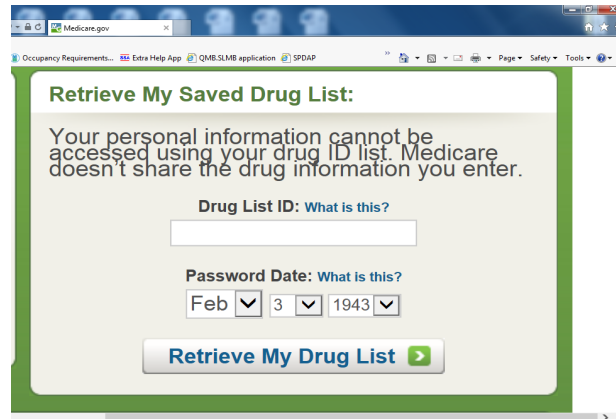
### My Drug List (Maximum 25 Drugs)

Total Drugs in My Drug List: 0

[Print My Drug List](#)

MEDICINE NAME	QUANTITY	FREQUENCY & PHARMACY	GENERIC OPTIONS	ACTION
---------------	----------	----------------------	-----------------	--------

**Helpful Tip:** On the upper right hand corner of the screen you will see a box that looks like this...

A screenshot of a web browser window showing the Medicare.gov website. The browser's address bar displays 'Medicare.gov'. The page title is 'Retrieve My Saved Drug List:'. Below the title, a message states: 'Your personal information cannot be accessed using your drug ID list. Medicare doesn't share the drug information you enter.' The form contains two input fields: 'Drug List ID: What is this?' with a text box, and 'Password Date: What is this?' with a date selector showing 'Feb', '3', and '1943'. At the bottom of the form is a button labeled 'Retrieve My Drug List' with a green arrow icon.

This is your USERNAME and PASSWORD for Plan Finder which will allow you to retrieve drug lists in the future. Take down the **Drug List ID number, password date and zip code.**



- Plan Finder will then ask the user to select two pharmacies.
- Please note that there may be more than one page of pharmacies.
- Pharmacy selection can increase cost if the beneficiary chooses a pharmacy that is not a preferred pharmacy with their chosen plan. Note: Not all insurance companies have preferred pharmacies.

Helpful tip:  
Broaden  
your  
search by  
changing  
the  
mileage  
here  
or the zip  
code  
here.

Home → Enter Information → Enter Your Drugs → Select Your Pharmacies

## Step 3 of 4: Select Your Pharmacies

Please select up to two pharmacies to get a better estimate of how much your prescription drugs will cost. If your pharmacy isn't in a plan's network, the cost you will see is the full price of the drug with no insurance. Also note that some plans offer lower drug prices at preferred network pharmacies, compared to other pharmacies in the network.

### My Current Profile

Zip Code: 21014

Current Coverage: Original Medicare

Current Subsidy: No Extra Help [?]

Drug List ID: 8

Password Data

[Important Coverage Information](#)

Continue to Plan Results

We found 16 pharmacies within 1 miles of 21014

[Search New Location or by Pharmacy Name](#)

[Show/Hide Pharmacy Map](#)

### Available Pharmacies

Add to Selected Pharmacies

#### Bala Family Practice

2021B Emmorton Road  
Ste 210  
Bel Air, MD 21014  
1-410-569-1001

[Add Pharmacy](#)

#### Bel Air Medicines

1327 Belair Road  
Bel Air, MD 21014  
1-410-877-0611

[Add Pharmacy](#)

#### Boyd And Fulford Drugs

23 S Main Street  
Bel Air, MD 21014  
1-410-838-6500

[Add Pharmacy](#)

Brain And Snine Specialists PA

CVS Pharmacy

Giant Pharmacy



**IMPORTANT!**

**This area tells you which plan year you are viewing.**

**To ensure you are looking at the most accurate rates, select the next year's plan data.**

## Step 4 of 4: Refine Your Plan Results

This is a summary of the types of plans available in your area. Use the checkboxes to select the types of plans you'd like to view. You may also use the filters on the left to narrow your search. Using filters may eliminate some options, including plans with the lowest estimated annual costs.

You are now viewing 2018 plan data. [View 2019 plan data.](#)

My Current Profile

Update Search

Zip Code: 21014

Current Coverage: Original Medicare

Current Subsidy: No Extra Help [?]

Drug List ID: [REDACTED]

Password Date: [REDACTED]

Important Coverage Information

Refine Your Search

Update Plan Results

Limit Your Monthly Premium

Limit Your Annual Drug Deductible

Select Drug Options

Summary of Your Search Results

There are a total of 32 plans available in your area including Original Medicare.

Please select one or more plan types to continue.

Select	Available Plans Based On Your Filters	Number of Plans Available
All		31
<input type="checkbox"/>	Prescription Drug Plans (with Original Medicare) [?]	21 plan(s) available

## Refine Your Search

Update Plan Results ➤

+ Limit Your Monthly Premium

+ Limit Your Annual Drug Deductible

+ Select Drug Options

+ Select Star Ratings

+ Select Coverage Options

+ Select Special Needs Plans

+ Change Health Status

+ Select Plans By Company

Update Plan Results ➤

## Summary of Your Search Results

There are a total of 32 plans available in your area including Original Medicare.

Please select one or more plan types to continue.

Select	Available Plans Based On Your Filters	Number of Plans Available: 31
All		
<input type="checkbox"/>	Prescription Drug Plans (with Original Medicare) [?]	21 plan(s) available
<input type="checkbox"/>	Medicare Health Plans with drug coverage [?]	7 plan(s) available
<input type="checkbox"/>	Medicare Health Plans without drug coverage [?]	3 plan(s) available

Continue To Plan Results ➤

See next slide for explanation of these...

Part D plans only.

Part C with drug plans.

Part C without drug plans.

# More about these options:

- **Medicare Prescription Drug Plans (Part D)** These plans add drug coverage to Original Medicare.
- **Medicare Health & Prescription Drug Plans (Part C with drug plans)** Medicare health plans (also called Advantage Plans) offered by a private company contracted with Medicare to provide Medicare Part A & Part B benefits. These include Health Maintenance Organizations, Preferred Provider Organizations, Private Fee-for-Service Plans, Special Needs Plans, & Medicare Medical Savings Account Plans. If you're enrolled in this type of plan, Medicare services are covered through the plan and are not paid for under Original Medicare. Most Medicare Advantage Plans offer prescription drug coverage.
- **Medicare Health Plans (Part C without drug plans)** A plan offered by a private company that contracts with Medicare to provide Part A & Part B benefits to people with Medicare. Medicare health plans include all Medicare Advantage Plans, Medicare Cost Plans, Demonstration/Pilot Programs and Programs of All-inclusive Care for the Elderly (PACE) but DO NOT include prescription drug coverage.

←

→

https://www.medicare.gov/find-a-plan/results/planresults/summary-of-results.aspx?...

Refine Your Medicare Health...

File Edit View Favorites Tools Help

MealsOnWheels(Printable... Long Term Care/Waiver M... Occupancy Requirements... Extra Help App QMB/SLMB application SPDAP ✓ Sec8 Pre-App Login Medicare Advice - Makin... Socialserve.com - Login

## How to use this page:

- Under Summary of Your Search Results, choose one or more options to see the results of the search.
- Click on the brown button that says **“CONTINUE TO PLAN RESULTS”**

Refine Your

Update Plan Results

Remove Filtering

+ Limit Your Monthly Plan Premium

+ Limit Your Annual Drug Deductible

+ Select Drug Options

+ Select Star Ratings

+ Select Coverage Options

+ Select Special Needs Plans

+ Change Health Status

Summary of Your Search Results

There are a total of 31 plans available in your area including Original Medicare.

Please select one or more plan types to continue.

Select All	Available Plans Based On Your Filters	Number of Plans Available: 30
<input type="checkbox"/>	Prescription Drug Plans (with Original Medicare) [?]	22 plan(s) of 22 available
<input type="checkbox"/>	Medicare Health Plans with drug coverage [?]	5 plan(s) of 5 available
<input type="checkbox"/>	Medicare Health Plans without drug coverage [?]	3 plan(s) of 3 available

Continue To Plan Results

22

# Keep in mind....

- Medicare Plan Finder defaults to show you the lowest estimated cost. These costs are estimates based on the medications you have added and the pharmacy you have selected.
- Medicare cannot estimate for medications you may add after a new plan year begins or for intermittent medications you may be prescribed such as antibiotics for short term illnesses.
- You can choose other ways to search or sort plans....

# Other ways to search/sort results:

The screenshot shows a web application interface with a sidebar titled "Refine Your" and a main content area. The sidebar contains several filter options, each with a plus icon and a dropdown arrow:

- Update Plan Results (with a green checkmark icon)
- Remove Filtering
- Limit Your Monthly Plan Premium (with a dropdown arrow)
- Limit Your Annual Drug Deductible (with a dropdown arrow)
- Select Drug Options (with a dropdown arrow)
- Select Star Ratings (with a dropdown arrow)
- Select Coverage Options (with a dropdown arrow)
- Select Special Needs Plans (with a dropdown arrow)
- Change Health Status (with a dropdown arrow)
- Select Plans By Company (with a dropdown arrow)
- Remove Filtering
- Update Plan Results (with a green checkmark icon)

The main content area shows a partial view of a table with columns labeled "Sur", "Ther", "incl", "Plea", "Selec", and "All".

- These tools permit one to sort and narrow the results based on specific needs and priorities.
- Search results can be refined by using certain parameters including limiting your monthly premium, limiting your deductible, or to look at plans according to their quality rating.



# You will see a screen that looks like this...



File Edit View Favorites Tools Help

MealsOnWheels(Printable... Long Term CareWaiver M... Occupancy Requirements... Extra Help App QMB.SLMB application SPDAP Sec8 Pre-App Login Medicare Advice - Makin... Socialserve.com - Login

Home → Enter Information → Enter Your Drugs → Refine Your Plan Results → Your Plan Results

## Your Plan Results

« Return to previous page

Your plan results are organized by plan type and are initially sorted by lowest estimated cost. To view more plans, select View 20 or View All. Select any plan name for details. Compare up to 3 plans by using the checkboxes and selecting Compare Plans. The costs displayed are estimates; your actual costs may vary.

My Current Profile Update Search

Zip Code: 21001

Current Coverage: Original Medicare

Current Subsidy: No Extra Help [?]

Important Coverage Information

### Symbols

N Nationwide Coverage

### Your Current Plan(s)

#### ☐ Original Medicare (H0001-001-0)

Includes Part A (Hospital Insurance) and/or Part B (Medical Insurance) - Excludes Part D Drug Coverage

Estimated Annual Drug Costs: [?]	Monthly Premium: [?]	Deductibles: [?] and Drug Copay [?] / Coinsurance: [?]	Health Benefits: [?]	Drug Coverage [?], Drug Restrictions [?]	Estimated Annual Health and Drug Costs: [?]	Overall Star Rating: [?]
Retail Annual: \$3,648	Standard Part B: \$104.90	Part B Deductible: \$166	Doctor Choice: Any Willing Doctor Out of Pocket Spending Limit: Not Applicable N	N/A	\$7,110 Includes \$3,648 for drug costs	Not Available

### Prescription Drug Plans

Star Ratings

Remember, do not use the back button in the internet browser.

Click on the "Return to previous page" button to see the prior screen.

Current enrollments

Current enrollments:  
Medicare prescription plans will be listed first, then Original Medicare.

2019 available plans after Oct. 15

2019 available plans after Oct. 15

## This page will show you:

- A list of plans that are based on search criteria including preferred pharmacy, medications, and the type of plan the beneficiary is looking for.
- Plan Finder defaults to the lowest annual retail drug costs, but this can be changed in the sort box just above the list of available plans.

Applicable

**Prescription Drug Plans** [Star Ratings](#)

20 plans were found in 21001 based on your search criteria.  
View 10 [View 20](#)

**Compare Plans**

Sort Results By  [Sort](#)

**Magellan Rx Medicare Basic (PDP) (S4607-003-0)**  
Organization: Magellan Rx Medicare

Estimated Annual Drug Costs: [?]	Monthly Premium: [?]	Deductibles: [?] and Drug Copay [?] / Coinsurance: [?]	Drug Coverage [?], Drug Restrictions [?] and Other Programs:	Overall Star Rating: [?]	
<b>Retail</b> Annual: \$1,656	\$34.00	Annual Drug Deductible: \$400	All Your Drugs on Formulary : <b>No</b>	Plan too new to be measured	<a href="#">Enroll</a>
<b>Mail Order</b> Annual: N/A		Drug Copay/ Coinsurance: \$1 - \$47, 25% - 50%	Drug Restrictions: <b>No</b> <a href="#">Lower Your Drug Costs</a> <b>MTM Program : Yes</b>		

**EnvisionRxPlus (PDP) (S7694-005-0)**  
Organization: EnvisionRx Plus

Estimated Annual Drug Costs: [?]	Monthly Premium: [?]	Deductibles: [?] and Drug Copay [?] / Coinsurance: [?]	Drug Coverage [?], Drug Restrictions [?] and Other Programs:	Overall Star Rating: [?]	
<b>Retail</b> Annual: \$1,747	\$14.60	Annual Drug Deductible: \$270	All Your Drugs on Formulary : <b>No</b>	*** 3 out of 5 stars	<a href="#">Enroll</a>

# Comparing plans....

- Medicare allows you the option of comparing up to 3 plans
  - To compare plans, check the box to the left of the Prescription Plan names that you want to compare
  - Once you have checked 3 plans, click on the brown “Compare Plans” button
  - This process can be done multiple times by selecting different plans.
  - **REMEMBER TO USE RETURN TO PREVIOUS PAGE BUTTON NOT THE BACK ARROW**

[Compare Plans](#)Sort Results By Lowest Remainder Of The Year Retail Costs[Sort](#)**InvisionRxPlus (PDP) (S7694-005-0)**

Organization: InvisionRx Plus

**Estimated Annual  
Drug Costs: [?]****Monthly  
Premium:  
[?]****Deductibles: [?] and  
Drug Copay [?] /  
Coinsurance: [?]****Drug Coverage [?] , Drug  
Restrictions [?] and  
Other Programs:****Overall Star  
Rating: [?]****Retail**

\$12.60

Annual Drug Deductible:  
\$300All Your Drugs on Formulary  
:Yes

★★★

3 out of 5 stars

[Enroll](#)Pharmacy Status:  
Preferred Cost-  
SharingCost as of Today:  
\$44Drug Copay/ Coinsurance:  
\$1 - \$29, 27% - 39%

Drug Restrictions: No

[Lower Your Drug Costs](#)MTM Program : Yes**Mail Order**Cost as of Today:  
\$38**Aetna Medicare Rx Select (PDP) (S5810-279-0)**

Organization: Aetna Medicare

**Estimated Annual  
Drug Costs: [?]****Monthly  
Premium:  
[?]****Deductibles: [?] and  
Drug Copay [?] /  
Coinsurance: [?]****Drug Coverage [?] , Drug  
Restrictions [?] and  
Other Programs:****Overall Star  
Rating: [?]****Retail**

\$17.70

Annual Drug Deductible:  
\$405All Your Drugs on Formulary  
:Yes

★★★★

3.5 out of 5  
stars[Enroll](#)Pharmacy Status:  
Preferred Cost-  
SharingCost as of Today:  
\$53Drug Copay/ Coinsurance:  
\$0 - \$47, 25% - 42%

Drug Restrictions: Yes

[Lower Your Drug Costs](#)MTM Program : Yes**Mail Order**Cost as of Today:  
N/A

Select the tabs below for more detailed information about the plan health benefits, drug costs and coverage and star ratings.

**Zip Code:** 21014

**Current Coverage:** Original Medicare, AARP MedicareRx Preferred (PDP) (S5820-004-0 )

**Current Subsidy:** No Extra Help [?]

**Drug List ID:** 4517597184

**Password Date:** 09/06/2018

[Important Coverage Information](#)

## ▼ Symbols

**N** Nationwide Coverage

\* Estimated

Overview

Health & Drug Plan  
Benefits

Drug Costs &  
Coverage

Star  
Ratings

Manage  
Drugs

### Aetna Medicare Rx Select (PDP)

(S5810-279) Plan Type: PDP  
**Organization:** Aetna Medicare

**Members:** 1-877-238-6211  
711(TTY/TDD)  
**Non Members:** 1-855-338-7030  
711(TTY/TDD)

**Coverage:** Provides drug coverage only.  
**NOTE:** Health Plan Benefits are based on  
Original Medicare

**N**

Enroll

### AARP MedicareRx Walgreens (PDP)

(S5921-387) Plan Type: PDP  
**Organization:** UnitedHealthcare

**Members:** 1-866-870-3470  
711(TTY/TDD)  
**Non Members:** 1-800-753-8004  
711(TTY/TDD)

**Coverage:** Provides drug coverage only.  
**NOTE:** Health Plan Benefits are based on  
Original Medicare

**N**

Enroll

### EnvisionRxPlus (PDP)

(S7694-005) Plan Type: PDP  
**Organization:** EnvisionRx Plus

**Members:** 1-866-250-2005  
711(TTY/TDD)  
**Non Members:** 1-888-377-1439  
711(TTY/TDD)

**Coverage:** Provides drug coverage only.  
**NOTE:** Health Plan Benefits are based on  
Original Medicare

**N**

Enroll

(S5810-279) Plan Type: PDP  
Organization: Aetna Medicare

**Members:** 1-877-238-6211  
711(TTY/TDD)  
**Non Members:** 1-855-338-7030  
711(TTY/TDD)

**Coverage:** Provides drug coverage only.  
**NOTE:** Health Plan Benefits are based on Original Medicare



Enroll

(S5921-387) Plan Type: PDP  
Organization: UnitedHealthcare

**Members:** 1-866-870-3470  
711(TTY/TDD)  
**Non Members:** 1-800-753-8004  
711(TTY/TDD)

**Coverage:** Provides drug coverage only.  
**NOTE:** Health Plan Benefits are based on Original Medicare



Enroll

(S7694-005) Plan Type: PDP  
Organization: EnvisionRx Plus

**Members:** 1-866-250-2005  
711(TTY/TDD)  
**Non Members:** 1-888-377-1439  
711(TTY/TDD)

**Coverage:** Provides drug coverage only.  
**NOTE:** Health Plan Benefits are based on Original Medicare



Enroll

#### Fixed Costs

Monthly Drug Plan Premium [?]	\$17.70	Monthly Drug Plan Premium [?]	\$26.70	Monthly Drug Plan Premium [?]	\$12.60
Monthly Health Plan Premium [?]	N/A	Monthly Health Plan Premium [?]	N/A	Monthly Health Plan Premium [?]	N/A
Annual Drug Deductible [?]	\$405.00	Annual Drug Deductible [?]	\$405.00	Annual Drug Deductible [?]	\$300.00
Medicare costs at a glance		Medicare costs at a glance		Medicare costs at a glance	

#### Estimate of What YOU Will Pay for Drug Plan Premium and Drug Costs

Cost at Walgreens		Cost at CVS Pharmacy #16391		Cost at CVS Pharmacy #16391	
Enrollment Today [?]	\$286.53	Enrollment Today [?]	\$126.51	Enrollment Today [?]	\$43.80
Cost at CVS Pharmacy #16391		Cost at Walgreens		Cost at Walgreens	
Enrollment Today [?]	\$53.10	Enrollment Today [?]	\$80.10	Enrollment Today [?]	\$90.60
Cost at mail order pharmacy		Cost at mail order pharmacy		Cost at mail order pharmacy	
This plan doesn't have mail order pharmacy coverage.		Enrollment Today	\$80.10	Enrollment Today	\$37.80
Lower your drug costs		Lower your drug costs		Lower your drug costs	

#### Estimated Full Cost the Plan Charges Medicare for Your Drugs

#### Estimated Monthly Drug Costs

Monthly Drug Costs at Retail Pharmacies			Monthly Drug Costs at Retail Pharmacies			Monthly Drug Costs at Retail Pharmacies		
View Drug Cost Summary			View Drug Cost Summary			View Drug Cost Summary		
MILESTONES	MONTH	YOUR COST	MILESTONES	MONTH	YOUR COST	MILESTONES	MONTH	YOUR COST
	1st	\$17.70		1st	\$26.70		1st	\$14.60
	2nd	\$17.70		2nd	\$26.70		2nd	\$14.60

# Informed Shopping ...

- Review plan details for:
  - Cost of monthly **premium**, amount of **deductible**, and if medications are covered (*on formulary*)
  - Is your selected pharmacies preferred or standard?



- There are many “hyperlinks” in Plan Finder that will show on your screen in blue where you can click for detailed information or answers to frequently asked questions.
- Exploring these hyperlinks will give you more detailed information to help you make an informed decision about which plan is best suited to your needs.



# As we leave Plan Finder...

- *Although one can enroll in the plan of choice by clicking the enroll button, **don't click until Oct. 15.** We recommend reviewing the print out of compared plans carefully before making a decision.*
- Contact the plan using the numbers provided to review their offerings.
- After Oct. 15 and before Dec. 7, enrollment can be completed by:
  - Contacting the plan directly by phone,
  - Logging back into Medicare Plan Finder and using the saved Drug List information at a later date, or
  - Calling 1-800-MEDICARE (1-800-633-4227) for individual assistance.

**REMEMBER! OPEN ENROLLMENT  
ENDS ON DECEMBER 7<sup>TH</sup> SO IT IS  
IMPORTANT TO COMPLETE  
ENROLLMENT BEFORE THAT DATE.  
YOUR CHOSEN ENROLLMENT  
WILL BECOME EFFECTIVE  
JANUARY 1, 2019.**

# Assistance for Low-Income Individuals

# INCOME GUIDELINES

\*Summary of Maryland Department Of Aging's eligibilities memo from 7/2/18  
Updated 8/16/18

<u>PROGRAM</u>	<u>SIZE</u>	<u>MONTHLY</u>	<u>ASSET</u>	<u>APPLY AT:</u>
<b>Medical Assistance for Aged/Blind/Disabled ("Full Community MA") Card: Red and White</b>	1 Person 2 Persons	\$350.00 \$392.00	\$2,500 \$3,000	DSS
<b>Medicaid - Qualified Medicare Beneficiary ("QMB") Card: Grey and White</b>	1 Person 2 Persons	\$1,032.00 \$1,392.00	\$7,560 \$11,340	DSS (apply \$20 disregard)
<b>Medicaid – Specified Low-Income Medicare Beneficiary ("SLMB") Card: None – check SSA award letter.</b>	1 Person 2 Persons	\$1,234.00 \$1,666.00	\$7,390 \$11,340	DSS (apply \$20 disregard)
<b>Medicaid – Specified Low- Income Medicare Beneficiary II (" Q-1") Card: None – check SSA award letter.</b>	1 Person 2 Persons	\$1,386.00 \$1,872.00	\$7,560 \$11,340	DSS (apply \$20 disregard)
<b>SPDAP (State of Maryland Senior Prescription Drug Assistance Program)</b>	1 Person 2 Persons	\$36,420-yr \$49,380-yr	N/A N/A	DHR
<b>Medicare 'Extra Help', 135% of poverty level</b>	1 Person 2 Persons	\$1,518/mo. \$2,058/mo.	Up to \$14,100 (incl. \$1500 burial allow.) Up to \$28,150 (w/ \$1500/person burial allow.)	SSA.gov

# **FRAUD AND OTHER MISLEADING INFORMATION**

← → [https://www.google.com/search?q=Medicare&oeq=Medicare&gs\\_l=psy-ab.3.351391d](https://www.google.com/search?q=Medicare&oeq=Medicare&gs_l=psy-ab.3.351391d) Harford County, MD | Official ... Medicare - Google Search

File Edit View Favorites Tools Help

Veterans Home Page MDTAP Home Maryland Medicaid Waiver <https://sirs.entellitrak.com...> home - BenefitsCheckUp Reserve Component Retir... MealsOnWheels(Printable... Long Term CareWaiver M... Occupancy Requirements...

# Google

Medicare

All News Images Maps Books More Settings Tools

About 74,100,000 results (0.78 seconds)

**Says "AD"**

**Medicare Enrollment 2017 - You May be Eligible to Enroll**  
(Ad) [www.medicare2017.org/medicare](http://www.medicare2017.org/medicare) (844) 357-4513  
See Your Medicare Enrollment Options. Top Advantage, Part D, and...  
Check 5 Star Plans · Coverage When Over 65 · Supplement Plans · ...

**Medicare Part D Plans**  
(Ad) [www.medicaresolutions.com/](http://www.medicaresolutions.com/)  
4.8 ★★★★★ rating for medicaresolutions.com  
Compare Medicare Part D Plans. View All Plans & Prices Online.  
Prescription Drug Plans · Enrollment Options · Search Plans by Zip C...

**Not ".gov"**

**Mutual of Omaha Medicare Plans - Supplemental Health Insurance**  
(Ad) [www.mutualofomahamedicareplans.com/SeniorHealth/MedicarePlans](http://www.mutualofomahamedicareplans.com/SeniorHealth/MedicarePlans)  
Get Free Medigap Insurance Quotes Online From Omaha Insurance...  
Find Your Plan for 2017 · Connect with an Agent · Understand Your O...  
Amenities: Apply for a Plan Today, No Obligation Quotes, Compare M...

**Paid ad**

**2017 Medicare Supplement Plans - Compare Top 10 Plans Online**  
(Ad) [www.medicare-plans.online/supplement](http://www.medicare-plans.online/supplement)  
Don't Get Stuck With High Co-Pays! Compare Supplemental Coverag...  
Insurance coverage: Supplement, Medigap, Dental, Vision, 10 Plan O...  
Brands: Humana, Aetna, United Healthcare, Mutual of Omaha, Cigna

**Click Here!**

**Medicare.gov: the official U.S. government site for Medicare**  
<https://www.medicare.gov/>  
**Medicare.gov: the official U.S. government site for Medicare.**

Results from medicare.gov

**What's Medicare?**  
Medicare is the federal health insurance program for people ...

**Find health & drug plans**  
Find and compare Medicare Health ...  
Medicare Plan Finder ...

**Contact Medicare**  
How to contact the Centers for Medicare & Medicaid Services ...

**Your Medicare coverage**  
Medicare coverage for many tests, items and ... If your test, item or ...

## Watch for scams / misleading companies! There are many things that present like Medicare that are not Medicare!

### Medicare

United States


[medicare](#)

In the United States, Medicare is a single-payer, national social insurance program administered by the U.S. federal government since 1966, currently using about 30–50 private insurance companies across ...  
[Wikipedia](#)

[Feedback](#)

### See results about

[Centers for Medicare and Medicaid Services](#)  
The Centers for Medicare & Medicaid Services, previously known as the Health Care Financing ...



# Fraud: Marketing Schemes

\* Summarized from [www.SMPResource.org](http://www.SMPResource.org)

Guidelines are in place to limit the ability of providers and suppliers to market equipment and supplies directly to beneficiaries. These marketing guidelines prohibit unsolicited direct contact with beneficiaries. Marketing of Medicare-covered items can only take place under one or more of the following three circumstances:

- The beneficiary has given written permission to be contacted
- The supplier is contacting the beneficiary about an item already provided
- The supplier has furnished one Medicare-covered item within the previous 15 months

# The cost of fraud...

- Medicare loses an estimated 60 billion dollars each year due to fraud, errors, and abuse.
- Approximately 250,000 beneficiaries are listed as having their medical identity compromised through stolen or misused Medicare numbers.
  - NEW in April 2018: Medicare will be issuing new cards that do not utilize beneficiaries Social Security numbers.

Senior Medicare Patrol (SMP)

## **PREVENT – DETECT – REPORT**

Adapted from page 3 of the “SMP Foundations Training Manual”.



# Glossary

- **Co-Pay:** An amount you pay may be required to pay as you share the cost for a medical service or supply, like a doctor's visit, hospital outpatient visit, or a prescription drug. A copayment is usually a fixed amount, rather than a percentage, and is typically due at the time of service.
- **Deductible:** The amount you must pay for health care services or prescriptions each year, before your Medicare drug plan, your Medicare Health Plan, or your other insurance begins to pay. These amounts can change every year. Co-payments usually count *towards* a deductible.
- **Formulary:** A list of prescription drugs covered by a prescription drug plan or other insurance plan offering prescription drug benefits. Also called a drug list.
- **Guaranteed issued right:** Rights you have in certain situations when insurance companies must offer you certain Medigap policies. In these situations, an insurance company:
  - Must sell you a Medigap policy
  - Must cover all your pre-existing health conditions
  - Can't charge you more for a Medigap policy because of past or present health problems
- **Preferred pharmacy:** Pharmacy which involves a prescription drug plan that selects a group of preferred pharmacies, which likely include pharmacies willing to give the plans a larger discount than other pharmacies.
- **Premium:** Periodic payment (usually monthly) to Medicare, an insurance company, or a health care plan for health or prescription drug coverage.

\*Adapted from "Medicare & You, 2017"

# Helpful links and contacts:

## MEDICARE

[www.medicare.gov](http://www.medicare.gov)

Ph: 1-800-Medicare  
or 1-800-633-4227

- Use Plan Finder, explore many helpful tools regarding Medicare
- Use Medicare Tutorials

## MARYLAND SENIOR PRESCRIPTION DRUG ASSISTANCE PROGRAM (SPDAP)

<http://marylandspdap.com/>

- Ph: 1-800-492-6116
- State prescription assistance. \$40 towards monthly premium and potential coverage gap assistance if eligible

# Contact information:

Training provided by:  
Harford County Office on Aging  
145 N. Hickory Ave.  
Bel Air, MD 21014  
Ph: 410-638-3025

*Thank you for joining us  
today!*